

PROBING JERSEY INSURANCE.

PRESIDENT McCARTER OF THE FIDELITY TRUST QUESTIONED.

Says Fidelity Holds Seven Shares Less Than One-half of the Prudential Stock—Reduction of the Prudential's Deposits With the Fidelity—Other Testimony.

The special committee of the New Jersey Senate in charge of the investigation of the insurance companies of that State, their methods of doing business, their relations with other financial concerns and the extent of the supervision exercised over their respective affairs by the State Department of Banking and Insurance, continued the hearing of witnesses yesterday in the Prudential building. The committee consists of Senators Hillery, Wadley and Minton, who are composing the committee on the Prudential, and Senators Hillery, Wadley and Minton, who are composing the committee on the Fidelity Trust Company of Newark, Ernest J. Heppenheimer, second vice-president and executive officer of the Fidelity Trust Company of Newark, and David P. Frazier of Jersey City, who for many years has been the actuary in charge of the investigations of insurance company affairs for the State Department of Banking and Insurance.

It was made apparent by the committee that it does not propose to probe further into the internal affairs of the three New Jersey companies—the Prudential, Mutual Benefit and Colonial—than the condition in which the reports of the State Department showed the three companies to be. The primary object of the inquiry is to ascertain if there is a necessity for a revision of the insurance laws of New Jersey, with possibly an act to limit the operations of such companies. It was announced at the close of the session yesterday that United States Senator John F. Dryden, president of the Prudential, will be made a witness to-morrow.

President McCarter of the Fidelity gave the committee a history of the relations of his company with the Prudential. He declared in effect that the relation of the two companies was exceedingly friendly, having never been more than those which would naturally exist between a bank and its depositor. He admitted that the Fidelity holds 10,993 shares of Prudential stock, or seven shares less than one-half the entire issue. This stock, he said, was purchased at \$60 a share. The present quoted price of Prudential stock, he said, while there is little movement in it at any time, is about \$400. Mr. McCarter added that Fidelity stock is quoted at \$70. The company is in excellent condition, he said, paying annual dividends of 30 per cent. The company has done a total business of \$135,000,000, and the net sum of its losses on loans on collateral securities in all its career, he said, was \$72,000.

"The Prudential has reduced its deposits with my company from \$4,500,000 to \$1,500,000, has it not?" asked Mr. Corbin.

"That is true," admitted Mr. McCarter. "That was the result, I believe, of some trouble with the Massachusetts Insurance Department, was it not?"

"Mr. Dryden is going to appear as a witness here, I believe," replied Mr. McCarter. "And I would prefer that he should answer that."

The witness said that the Prudential and Fidelity never appeared jointly as a bidder or purchaser of bonds or securities of any kind. Nor was the Fidelity ever interested as an institution with the Prudential in any business. He admitted that the Fidelity had sold securities to the Prudential, but they were always those that had been secured by purchase in the open market.

Since the proposed merger of the Prudential and Fidelity had been enjoined by the Court of Chancery, in 1905, Mr. McCarter has been making an effort made to produce an alliance such as had been in contemplation at that time. He produced a copy of a resolution of the Fidelity of December 18, last, which gave to John F. Dryden, Forrest F. Dryden, Leslie D. Ward, and the Fidelity the power to vote as the representatives of the Fidelity at the meetings of the Prudential and to vote the stock of the Fidelity at the meetings of the Prudential and other events where the stock of the Fidelity was entitled to full representation.

Ernest J. Heppenheimer, second vice-president and executive officer of the Colonial Life of Jersey City, was called.

"What is your capital stock?" he was asked.

"Two hundred and fifty thousand dollars, issued and fully paid, with an authorized capital of \$400,000," he replied.

"Have you issued any part of the latter?" he was asked.

"It is all being subscribed for at the present time, at the same rate, \$100, and for the latest issue \$300,000 has been paid in."

"That means," said Mr. Corbin, "that you have already paid \$100,000 and \$200,000 in \$1,000,000 worth of \$400,000 capital stock when fully paid for. Is that correct?"

"It is," he replied.

"What are your assets at the present time?" he was asked.

"How do you account for assets of only \$100,000 when you have paid in \$1,300,000?" asked Senator Wakelee.

"The balance of \$900,000 represents what the company expended during the past year in carrying on its business to secure new business and secure expenses, including death claims."

"That is the reason, as it requires a considerable outlay during the early period," he said.

The witness said that no salary is paid the president or first vice-president, \$4,500 a year each; a salary of \$2,000 and a bonus of \$2,500 to the secretary and treasurer and \$2,500 to the medical adviser. No other salaries are paid except to agents and inspectors.

The witness detailed the company's method of doing business. No industrial policy was issued on a life under two years and from that to eight years the limit was \$20 for ten cents a week. From eight years to sixty-five years the maximum for any industrial policy was issued was \$500.

"Why do you limit the amount on a child's life to \$200?" he was asked.

"To minimize the possibility of speculation on life, which is contrary to the spirit of insurance."

"Is speculation in life occurred?" he was asked.

"It has been suggested in many cases, and to prevent it only an amount sufficient to meet burial expenses is allowed."

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"There is but one remedy for this terrible state of affairs," said Nathan Straus yesterday, "and that is to pasteurize every drop of milk that comes into the city. Experience has shown that in a city like this no adequate system of supervision can be devised that will prevent the sale of germ laden milk. If it were possible to get a supply of pure milk at all times here I would not advocate pasteurized milk, but a long investigation of the subject has convinced me that there is no such thing as keeping the milk supply of the city free from germs in any other way."

Mr. Straus said that stations for the treatment of milk would have to be established in various parts of the city, but that that was merely a detail. For years he has been selling at cost pasteurized milk to the people of the crowded districts, and his splendid results, and his experience, lead him to believe that there would be no practical difficulties in the way of treating all milk coming into the metropolis. The process is simple and the time consumed in rendering the milk perfectly safe for infants without taking away any of its nutritious qualities is comparatively short.

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